



Cobelle-Sturges

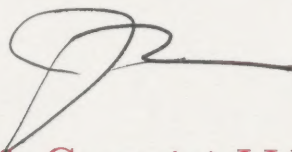


Oleg Rivkin

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Dear Eric  
I think of you often +  
*Wishing You every Happiness*  
*this Holiday Season and*  
*Throughout the Coming Year*  
hope you are well!



Fox Horan & Camerini LLP